

IN THE CLAIMS:

1-15. (Previously Cancelled).

16. (Previously Amended) A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

said money-transfer system distributing money-transfer devices to a plurality of customers, each said of money-transfer devices equipped with a unique device code;

creating a device database at said money-transfer system, said device database comprising a set of device records;

loading each of said unique device codes into a different one of said device records;

loading customer data, identifying said customers, into different ones of said device records;

loading beneficiary data, identifying said beneficiaries, into different ones of said device records;

said money-transfer system initiating a transfer of a particular amount of money from a requesting customer to a particular beneficiary by collecting from said requesting customer one of said money-transfer devices and said particular amount of money, accessing said device code from said one of said money-transfer devices to locate a corresponding one of said device records, and retrieving the identities of said requesting customer and said particular beneficiary from said customer data and said beneficiary data; and

said money-transfer system giving said customer a unique pick-up code for use by said particular beneficiary to collect funds corresponding to said particular amount of money after giving said money-transfer system said pick-up code;

the step of distributing money-transfer devices comprising said money-transfer system distributing money-transfer devices containing a data-storage medium having said unique device code stored therein;

each of the transfer devices, as distributed to a corresponding one of said customers, has no device record or beneficiary information associated therewith;

the method further comprising electronically networking a transfer company with a number of selling agents and paying agents to form said money-transfer system, and wherein said initiating step includes said requesting customer giving one of said money-transfer devices and said particular amount of money to a first selling agent, and said first selling agent machine reading said unique device code from said money transfer device, and transmitting data specifying said unique device code and said particular amount of money to said transfer company.

17. (Original) The method of claim 16 further comprising said transfer company, in response to the step of said first selling agent transmitting data, generating said pick-up code and transmitting said pick-up code to said first selling agent.

18. (Original) The method of claim 17 further comprising the steps of said first selling agent giving said pick-up code to said requesting customer, said requesting customer disclosing said pick-up code to said particular beneficiary, said particular

beneficiary giving said pick-up code to one of said paying agents, and said one of said paying agents giving said particular beneficiary funds corresponding to said particular amount of money.

19. (Previously Cancelled).

20. (Previously Amended) A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

said money-transfer system distributing money-transfer devices to a plurality of customers, each said of money-transfer devices equipped with a unique device code;

creating a device database at said money-transfer system, said device database comprising a set of device records;

loading each of said unique device codes into a different one of said device records;

loading customer data, identifying said customers, into different ones of said device records;

loading beneficiary data, identifying said beneficiaries, into different ones of said device records;

said money-transfer system initiating a transfer of a particular amount of money from a requesting customer to a particular beneficiary by collecting from said requesting customer one of said money-transfer devices and said particular amount of money, accessing said device code from said one of said money-transfer devices to locate a corresponding one of said device records, and retrieving the identities of said

requesting customer and said particular beneficiary from said customer data and said beneficiary data; and

said money-transfer system giving said customer a unique pick-up code for use by said particular beneficiary to collect funds corresponding to said particular amount of money after giving said money-transfer system said pick-up code;

the step of distributing money-transfer devices comprising said money-transfer system distributing money-transfer devices containing a data-storage medium having said unique device code stored therein;

each of the transfer devices, as distributed to a corresponding one of said customers, has no device record or beneficiary information associated therewith;

the method further comprising the steps of storing the unique device code in the data-storage medium in machine-readable form; and electronically networking a transfer company with a number of selling agents and paying agents to form said money-transfer system, and wherein said initiating step includes said requesting customer giving one of said money-transfer devices and said particular amount of money to a first selling agent, and said first selling agent machine reading said unique device code from said magnetic strip, and transmitting data specifying said unique device code and said particular amount of money to said transfer company.

21. (Original) The method of claim 20 further comprising said transfer company, in response to the step of said first selling agent transmitting data, generating said pick-up code and transmitting said pick-up code to said first selling agent.

22. (Original) The method of claim 21 further comprising the steps of said first selling agent giving said pick-up code to said requesting customer, said requesting customer disclosing said pick-up code to said particular beneficiary, said particular beneficiary giving said pick-up code to one of said paying agents, and said one of said paying agents giving said particular beneficiary funds corresponding to said particular amount of money.

23-26. (Previously Cancelled)

27. (Cancelled).

28. (Previously Amended) A document-transfer system, for transferring documents between parties and transferees, comprising:

a plurality of transfer devices each equipped with a unique device code;

a document-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, party data identifying one of said parties, and transferee data identifying one of said transferees;

a plurality of transfer agents each comprising transfer means for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of said device codes from a transfer device previously distributed to said requesting party to locate a corresponding one of said device records from said data-processor means to obtain the identities of said requesting party and said particular transferee; and

code-pick-up means, responsive to said transfer means, for providing said requesting party with a pick-up code for use by said transferee when collecting said document;

said transfer devices each comprise a data-storage medium having said unique device code therein;

said data terminal means comprising document-pick-up means for accessing transaction data located in said data-processor means in response to said transferee providing a corresponding one of said transfer agents with said pick-up code.

29. (Original) The system claim of 28 wherein said document is currency and said transfer means initiates said transfer in response to said requesting party giving a corresponding one of said transfer agents said currency.

30. (Original) A money-transfer system, for transferring money from a customer to a beneficiary, comprising:

a plurality of transfer devices each equipped with a unique device code;

a money-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, customer data identifying one of said customers, and beneficiary data identifying one of said beneficiaries; and

a plurality of selling agents electronically networked with said money-transfer company, each of said selling agents comprising transfer means for initiating a transfer of currency from a requesting customer to a particular beneficiary by collecting said currency and accessing a first device code from a first transfer device

previously distributed to said requesting customer, and for providing said requesting customer with fund-pick-up code for use by said transferee when collecting funds corresponding to said currency.

31. (Original) The system of claim 30 wherein each of said transfer devices comprises a data-storage medium having said unique device code stored therein.

32. (Original) The system in claim 31 wherein the data-storage medium stores the unique device code in machine-readable form.

33. (Original) The system of claim 32 wherein said transfer devices each comprise a card with a magnetic strip having said unique device code magnetically stored therein.

34. (Original) The system of claim 33 wherein said selling agents comprise data terminal means for reading said unique device code from said magnetic strip, and for transmitting transaction data, stating the amount of said currency and said unique device code, to said money-transfer company, and for receiving from said money-transfer company said fund-pick-up code.

35. (Original) The system of claim 31 further including a plurality of paying agents electronically networked with said money-transfer company, each of said paying agents comprising fund-pick-up means for accessing transaction data located in said data-processor means in response to said beneficiary providing a fund-pick-up code and personal identification to said paying agent.